


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Paul H. Phibbs, Jr.	Examiner:	Andrew J. Ruby
Serial No.:	09/943,060	Group Art Unit:	3627
Filed:	August 30, 2001	Docket:	9391
Title:	CAPITAL ALLOCATION IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM		

DECLARATION OF PAUL H. PHIBBS, JR. UNDER 37 C.F.R. § 1.132

I, PAUL H. PHIBBS, JR., declare as follows:

1. I am a named inventor on the patent application identified above, and am authorized by the Assignee to make this declaration.
2. I am sole inventor of the claims in the above-identified patent application.
3. The subject matter disclosed in the European patent application EP 1208495, which was cited by the Patent Office during the examination of the above-identified patent application, that is relevant to the claims in the above-identified patent application comprises a description of my invention. Lepman, the inventor named on European patent application EP 1208495, was a consultant who worked for the assignee during the development of the product embodying the present invention. However, Lepman is not an inventor of the claims in the above-identified patent application.
4. I have no knowledge of the publication, or any other publication, being published prior to one year before filing date of the above-identified patent application.
5. I further declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Date: 2/9/04

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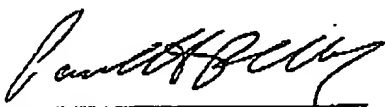
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I, PAUL H. PHIBBS, JR., declare as follows:

1. I am a named inventor on the patent application identified above, and am authorized by the Assignee to make this declaration.
2. I am the sole inventor of the claims in the above-identified patent application.
3. The subject matter disclosed in the publication entitled Curley, "Royal Bank Unearths Profitability Solution," which was cited by the Patent Office during the examination of the above-identified patent application, comprises a description of my invention. The publication includes statements concerning the invention that were made by representatives of NCR Corporation, the assignee of the above-identified patent application.
4. I further declare that all statements made herein of my own knowledge are true and all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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